

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Thad Kroon, et al.) Customer No.: 29052
Serial No.: 10/047,917) Confirmation No.: 2503
Filing Date: January 14, 2002) Art Unit: 3692
For: SYSTEM AND METHOD FOR OVERTURNING OF) Examiner: Frantzy Poinvil
RISK EVALUATION PERFORMED BY RISK)
MODEL TO CONTROL FINANCIAL RISK)

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the non-final Office Action dated April 8, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.

Conclusion begins on page 12 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on July 15, 2008.


Carla E. Key